



Order Filed on April 22, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

STERN & EISENBERG, PC
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Attorneys for: Nationstar Mortgage LLC D/B/A
Mr. Cooper

In Re:
Eric Patrick Martin

Debtor

Case Number: 23-18333-RG

Judge: Rosemary Gambardella

Hearing Date(s): April 2, 2025 at 10:00 a.m.

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: April 22, 2025

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant:	Nationstar Mortgage LLC D/B/A Mr. Cooper
Applicant's Counsel:	Steven Kelly
Debtor's Counsel:	Joan Sirkis Warren
Property Involved ("Collateral"):	41 Valley View Trail, Sparta, NJ 07871

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for **8** months, from **09/01/2024** to **04/01/2025**.
- ☒ The Debtor is overdue for **3** payments at **\$2,582.31** per month and for **5** months at **\$2,630.21** per month.
- ☐ The Debtor is assessed for ___ late charges at \$ _____ per month.
- ☒ Applicant acknowledges Debtor's Suspense Balance in the amount of **\$2,030.50**.

Total Arrearages Due **\$18,867.48**

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of **\$18,867.48** Payment shall be made no later

than **04/30/2025**; however, Debtor is free to make payments prior to the deadline.

☒ Beginning on **05/01/2025**, regular monthly mortgage payments shall continue to be made in the amount of **\$2,630.21** or as adjusted by any timely filed Notice of Mortgage Payment Change in accordance with Fed. R. Bankr. P. 3002.1(b).

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$ _____ for _____ months.

☐ The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ _____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: **Nationstar Mortgage LLC**
Attn: Bankruptcy Department
P.O. Box 619094
Dallas, TX 75261-9741

☒ Regular monthly payment: **Nationstar Mortgage LLC**
Attn: Bankruptcy Department
P.O. Box 619094
Dallas, TX 75261-9741

☐ Monthly cure payment: _____

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor,

and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys' fees of \$1,350.00, and costs of \$199.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

Joan Warren

Joan Sirkis Warren, Esquire
Counsel for Debtor

Steven P. Kelly

Steven Kelly, Esquire
STERN & EISENBERG, PC
Attorney for Movant

In re:
Eric Patrick Martin
Debtor

Case No. 23-18333-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 22, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2025:

Recip ID	Recipient Name and Address
db	+ Eric Patrick Martin, 41 Valley View Trail, Sparta, NJ 07871-1418

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joan Sirkis Warren	on behalf of Debtor Eric Patrick Martin joan@joanlaverylaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
Steven Eisenberg	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkecf@sterneisenberg.com jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper skelly@sterneisenberg.com bkecf@sterneisenberg.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Apr 22, 2025

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7